

In re:  
Dustin Bruch  
Debtor

Case No. 18-16427-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Nov 21, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2023:

Recip ID	Recipient Name and Address
db	+ Dustin Bruch, 5952 Limeport Pike, Coopersburg, PA 18036-9490
14645989	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14560195	+ FREEDOM MORTGAGE CORPORATION, C/O Rebecca Solarz, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14204216	+ Freedom Mortgage Corp, 1901 E Voorhees St., Ste C, Danville, IL 61834-4512
14646140	+ Freedom Mortgage Corp/, c/o Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14209667	Freedom Mortgage Corporation, c/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Ste 1400, One Penn Center Plaza, Philadelphia, PA 19103
14204218	+ Phelan Hallinan Diamond & Jones, 1617 JFK Blvd Ste 1400, One Penn Center, Philadelphia, PA 19103-1823
14204219	+ Ratchford Law Group, 409 Lackawanna Ave, Ste 320, Scranton, PA 18503-2087

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 22 2023 00:45:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 22 2023 00:45:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14204214	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 00:59:09	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14216278	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 01:10:48	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14231399	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2023 00:45:00	FREEDOM MORTGAGE CORPORATION, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14645990	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2023 00:45:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14446892	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2023 00:45:00	Freedom Mortgage Corporation, Freedom Mortgage CORP., Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
14204215	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2023 00:58:41	Chase Card, PO Box 15298, Wilmington, DE 19850
14204217	+ Email/Text: bankruptcy@matcotools.com	Nov 22 2023 00:45:00	Matco Tools, 4403 Allen Rd., Stow, OH 44224-1096
14231643	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2023 00:59:09	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14646141	*+	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JASON M. RAPA	on behalf of Debtor Dustin Bruch jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Dustin Bruch

Debtor(s)

Case No: 18-16427-pmm

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/21/23